

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

In re:  
SONIA LOPEZ  
Debtor(s)

Case No. 15-14086-MKN

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Rick A. Yarnall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2015.
- 2) The plan was confirmed on 11/23/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan NA.
- 5) The case was completed on 11/02/2020.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$121,212.20
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$121,212.20</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,483.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$11,766.21
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$18,249.21</b>

Attorney fees paid and disclosed by debtor:	\$1,127.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Argon Agency Inc	Unsecured	298.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	2,949.00	NA	NA	0.00	0.00
Acs/Wachovia Ed Financ	Unsecured	0.00	NA	NA	0.00	0.00
Acs/Wachovia Ed Financ	Unsecured	0.00	NA	NA	0.00	0.00
Acs/Wachovia Ed Financ	Unsecured	0.00	NA	NA	0.00	0.00
Acs/Wachovia Education	Unsecured	0.00	NA	NA	0.00	0.00
Acs/Wachovia Education	Unsecured	0.00	NA	NA	0.00	0.00
Acs/wells Fargo	Unsecured	0.00	NA	NA	0.00	0.00
Aes/Chase Elt Wac Llcn	Unsecured	0.00	NA	NA	0.00	0.00
Aes/Chase Elt Wac Llcn	Unsecured	0.00	NA	NA	0.00	0.00
Aes/Pheaa	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	1,513.10	1,513.10	470.94	0.00
Bk Of Amer	Unsecured	838.00	NA	NA	0.00	0.00
BRILENA INC	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ASSET RECOVERY	Secured	9,499.00	9,821.69	10,887.55	10,887.55	0.00
CAVALRY SPV II LLC AS ASSIGNEE	Unsecured	591.00	591.16	591.16	183.99	0.00
Chase Mtg	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF VISALIA	Unsecured	4,196.82	NA	NA	0.00	0.00
Clark County Collectio	Unsecured	396.00	NA	NA	0.00	0.00
Clark County Collectio	Unsecured	1,423.00	NA	NA	0.00	0.00
Clark County Collectio	Unsecured	1,101.00	NA	NA	0.00	0.00
CONN APPLIANCES, INC	Secured	3,666.00	2,467.00	2,734.93	2,734.93	0.00
Dept Of Education/neln	Unsecured	3,504.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	6,268.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	989.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	6,315.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	645.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	4,411.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	662.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	696.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIN CR NETWK	Unsecured	1,044.00	NA	NA	0.00	0.00
Finance & Thrift Compa	Unsecured	0.00	NA	NA	0.00	0.00
FINANCIAL CREDIT NETWO	Unsecured	3,022.00	NA	NA	0.00	0.00
FINANCIAL CREDIT NETWO	Unsecured	2,033.00	NA	NA	0.00	0.00
FINANCIAL CREDIT NETWO	Unsecured	1,173.00	NA	NA	0.00	0.00
FINANCIAL CREDIT NETWO	Unsecured	150.00	NA	NA	0.00	0.00
FINANCIAL CREDIT NETWO	Unsecured	999.00	NA	NA	0.00	0.00
First Data	Unsecured	1,543.00	NA	NA	0.00	0.00
Hunter Warfield	Unsecured	0.00	NA	NA	0.00	0.00
Hunter Warfield, Inc	Unsecured	0.00	NA	NA	0.00	0.00
J&L TEAMWORKS	Unsecured	7,898.00	8,125.00	8,125.00	2,528.86	0.00
J&l Teamworks	Unsecured	558.00	NA	NA	0.00	0.00
J&l Teamworks	Unsecured	574.00	NA	NA	0.00	0.00
Lamont Hanley & Associ	Unsecured	96.00	NA	NA	0.00	0.00
McI	Unsecured	87.00	NA	NA	0.00	0.00
McI	Unsecured	246.00	NA	NA	0.00	0.00
Natl Univ	Unsecured	4,800.00	NA	NA	0.00	0.00
NELN	Unsecured	140,502.32	140,502.32	140,502.32	0.00	0.00
PORANIA LLC	Unsecured	NA	294.52	294.52	91.67	0.00
PORANIA LLC	Unsecured	NA	456.52	456.52	142.09	0.00
PROG LEASING LLC	Secured	NA	1,120.97	1,242.68	1,242.68	0.00
QUANTUM COLLECTIONS	Unsecured	790.00	768.00	768.00	239.03	0.00
RESMAE MORTGAGE CORPOR	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHERN CALIFORNIA EDISON CO	Unsecured	210.78	210.78	210.78	65.60	0.00
Staniscontr	Unsecured	992.00	NA	NA	0.00	0.00
TD Bank USA/ Target Credit	Unsecured	0.00	NA	NA	0.00	0.00
TNB - TARGET	Unsecured	0.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	113.00	NA	NA	0.00	0.00
UNIFIED MORTGAGE SERVICES INC	Secured	0.00	NA	NA	0.00	0.00
UNIFIED MORTGAGE SERVICES INC	Secured	0.00	0.00	840.79	840.79	0.00
UNIFIED MORTGAGE SERVICES INC	Secured	0.00	850.00	850.00	850.00	0.00
UNIFIED MORTGAGE SERVICES INC	Secured	0.00	110,376.80	0.00	49,606.61	0.00
UNIFIED MORTGAGE SERVICES INC	Secured	61,602.00	31,010.08	31,010.08	31,010.08	0.00
Us Bank	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION C	Unsecured	53,124.72	53,124.72	53,124.72	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Ed	Unsecured	0.00	NA	NA	0.00	0.00
Wachovia Ed Finance	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo	Unsecured	0.00	NA	NA	0.00	0.00
Wf Efs	Unsecured	0.00	NA	NA	0.00	0.00
Wf Efs	Unsecured	0.00	NA	NA	0.00	0.00
Wf Efs	Unsecured	0.00	NA	NA	0.00	0.00
Wf Efs	Unsecured	0.00	NA	NA	0.00	0.00
WHEELS FINANCIAL GROUP LLC D	Secured	4,000.00	1,957.81	1,957.81	1,957.81	110.36
Xls/Cit	Unsecured	0.00	NA	NA	0.00	0.00
Xls/Cit	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$49,606.61	\$0.00
Mortgage Arrearage	\$32,700.87	\$32,700.87	\$0.00
Debt Secured by Vehicle	\$1,957.81	\$1,957.81	\$110.36
All Other Secured	\$14,865.16	\$14,865.16	\$0.00
<b>TOTAL SECURED:</b>	<b>\$49,523.84</b>	<b>\$99,130.45</b>	<b>\$110.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$205,586.12</b>	<b>\$3,722.18</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$18,249.21</u>
Disbursements to Creditors	<u>\$102,962.99</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$121,212.20</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2021

By: /s/ Rick A. Yarnall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.